

# APS Financial Identifies Top 10 Retirement Concerns for 2025 in New Report

*APS Financial's new report identifies the top 10 retirement concerns for 2025, helping retirees protect income, grow wealth, and leave a lasting family legacy.*

VIRGINIA BEACH, VA, UNITED STATES, June 4, 2025 /EINPresswire.com/ -- Millions of Americans

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Retirees today seek more than returns; they want security, clarity, and peace of mind in an uncertain financial landscape”

*Charlie Doriguzzi*

are entering retirement in the midst of an increasingly complex financial environment. Rising inflation, market volatility, and shifting tax policies have introduced new challenges for retirees seeking to protect their life savings, create sustainable income, and leave a lasting legacy.

APS Financial, a Virginia-based [retirement and income planning firm](#), has released a new report identifying the Top 10 Concerns Facing Retirees in 2025 — along with

actionable strategies for addressing them.

"Retirees today face more uncertainty than ever before," said Charlie Doriguzzi, Retirement & Income Specialist at APS Financial. "Most are seeking more than just investment returns — they want true financial security, clarity, and peace of mind."

## Top 10 Retirement Concerns in 2025

### 1□□ Outliving Retirement Savings

With increasing life expectancy and rising living costs, the risk of outliving retirement income has become one of the top concerns among retirees.

### 2□□ Inflation Eroding Purchasing Power

Persistently high inflation continues to reduce retirees' purchasing power, creating challenges for maintaining lifestyle in retirement.

### 3□□ Market Volatility and Stock Market Downturns

Ongoing market volatility is a source of anxiety for retirees seeking to preserve capital and avoid losses during critical retirement years.

### 4□□ Escalating Healthcare and Long-Term Care Costs

Healthcare and long-term care costs continue to rise faster than inflation, placing a significant financial burden on retirees.

#### 5□□ Uncertainty Surrounding Social Security Benefits

Concerns about potential future changes to Social Security create uncertainty regarding one of the key income sources for many retirees.

#### 6□□ Increased Taxation of Retirement Income

Tax law changes at the federal and state level are increasing the taxation of retirement income, impacting net income for many retirees.

#### 7□□ Lack of Guaranteed Lifetime Income

Many retirees lack access to guaranteed lifetime income solutions that can provide financial certainty beyond traditional market-based assets.

#### 8□□ Inability to Leave a Family Legacy or Estate

Retirees frequently cite the desire to leave an inheritance or family legacy, but many lack effective estate planning strategies.

#### 9□□ Complexity and Confusion Around Financial Products

The growing complexity of retirement products and strategies can leave retirees feeling confused and vulnerable to poor decision-making.

#### □ The Growing Threat of Scams Targeting Seniors

Financial scams targeting seniors are becoming more sophisticated, putting retiree assets and personal information at increased risk.

#### APS Financial's Planning Approach

Through its [Personalized Retirement Readiness Plan](#) — offered at no cost — APS Financial provides strategies to help address these top concerns. The firm focuses on helping clients:

- Increase retirement income by up to 20%
- Create Guaranteed Direct Deposit Income for Life
- Participate in market gains while avoiding losses
- Access estate planning services including living wills
- Implement tax-free income strategies



Charlie Doriguzzi, Retirement & Income Specialist at APS Financial, advises retirees on how to protect income, grow wealth, and build a lasting legacy.

□ Navigate today's complex retirement environment with expert, fiduciary guidance

"The goal is to help clients create protected, tax-efficient income streams they can never outlive — while also securing their family's future," said Doriguzzi.

#### Core Planning Pillars

APS Financial's approach is based on three pillars of retirement well-being:

- Income — Generating predictable, sustainable income throughout retirement
- Growth — Leveraging safe, tax-efficient strategies to support long-term asset growth
- Family Legacy — Implementing planning strategies to pass wealth to heirs while minimizing tax burdens and probate risks

#### Industry Trends & Outlook

According to APS Financial's analysis, the retirement landscape will likely remain complex through 2025 and beyond. Proactive planning is becoming increasingly important.

"Many retirees are unaware of the risks they face — and the tools available to mitigate them," added Doriguzzi. "The key is education and transparent, client-first planning."

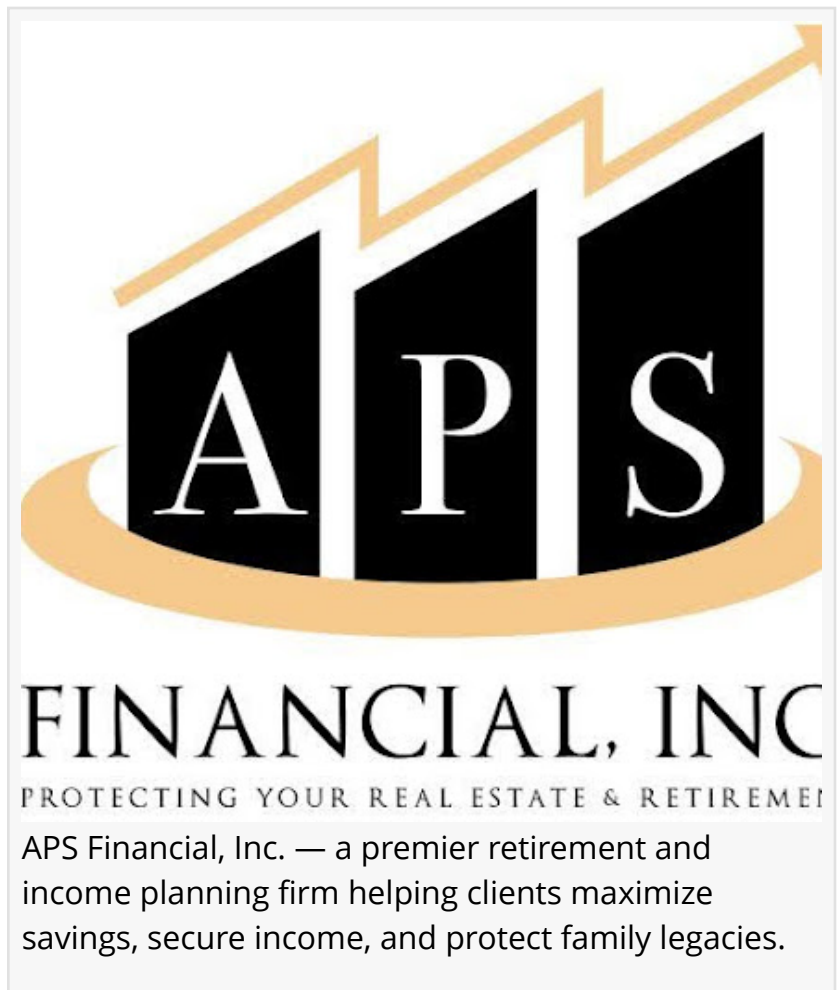
#### Availability of Report and Planning Services

Retirees and pre-retirees can download APS Financial's full Retirement Guide and request a complimentary Personalized Retirement Readiness Plan through the firm's website:

□ <https://apsfinancialinc.com>

#### About APS Financial

Headquartered in Virginia Beach, VA, APS Financial is a premier retirement and income planning firm serving clients across Virginia and nationwide. The firm is dedicated to helping retirees maximize savings, secure guaranteed lifetime income, and protect family legacies.



APS Financial operates with a commitment to education, transparency, and fiduciary service, helping clients navigate today's complex retirement planning environment.

Charlie Doriguzzi

APS Financial

+1 757-540-2445

[email us here](#)

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